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HAVE YOU SEARCHED THE INTERNET FOR 1099OID?

THE DEBTORS VIEW OF 1099OID

VS.

THE CREDITORS REALITY OF 1099OID

11TH March 2006

The Jurisdictional Foundation of Modern Credit: HJR 192 and the 1933 Monetary Reorganization

The contemporary financial architecture is fundamentally predicated on the formal bankruptcy and insolvency of the United States Federal Government, an event initiated by the Emergency Banking Act of March 9, 1933.[1] This state of emergency catalysed a radical reorganization of the global monetary system, culminating in the passage of House Joint Resolution 192 (HJR 192) on June 5, 1933.[1] To understand the fiduciary recoupment protocols managed by Ecclesia Trustees, one must grasp the technical shift from a system of payment to a system of discharge established by this resolution.[1] Prior to 1933, the economy functioned on a substance-based foundation where debts were extinguished through the exchange of physical commodities of equal value, such as gold or silver coin.[1] HJR 192 declared that the requirement to pay in gold was against public policy, effectively removing money of substance from the public economy.[1]

Because HJR 192 removed the substance required to pay, the law established a mandatory system of discharge where obligations are balanced dollar for dollar using debt instruments like Federal Reserve Notes.[1] These notes are not money in the traditional sense; they are debt obligations of the United States Treasury.[1] The removal of the people's gold created a usufruct relationship, wherein the government borrowed an interest in everything the citizens create, establishing a usufruct interest in their labor, estates, land, and businesses.[1] Consequently, all debts in the public sector are technically prepaid with the credit created from the people and their property.[1] Within this landscape, often described by legal researchers as the Monopoly board of commerce, the birth certificate serves as an administrative instrument to register a legal persona—a corporate vessel through which the state manages the securitization of human energy.[1]

System Attribute	Substance-Based (Pre-1933)	Credit-Based (Post-HJR 192)
Monetary Foundation	Physical Gold and Silver	Productive Capacity / Human Energy
Legal Status	Solvent / Substance-Based Law	Bankrupt / Perpetual Reorganization
Transaction Type	Payment (Extinguishment)	Discharge (Transfer/Postponement)
Role of Individual	Sovereign Holder of Substance	Surety for National Debt Obligation
Ownership Nature	Absolute Legal Title	Equitable Title (Renter/User Status)

The suspension of substance created a void in common law, which was subsequently filled by a public national credit system governed by the Law of Agency and the Uniform Commercial Code (UCC).[1] Within this environment, the living man or woman no longer holds absolute legal title to assets like real estate or vehicles; instead, these assets are registered to the state-controlled birth certificate construct, with the individual holding equitable title, functionally similar to a tenant.[1] This transition marked a decisive shift where value was no longer anchored to a physical commodity but to human credit, productive capacity, and enforceable promises.[1] In today's economy, money is not mined; it is promised, recorded, and enforced.[1] The ontological status of the person must be deconstructed to understand that the birth certificate registration does not merely record a birth but creates a decedent estate or corporate debtor for which the living individual is presumed to be the agent and surety.[1]

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The Technical Reality of Credit Creation: Werner and the Bank of England

The justification for the fiduciary recoupment of credit energy is supported by modern economic data from the Bank of England and the research of Professor Richard Werner.[1] In his seminal papers, Werner empirically demonstrates that banks do not lend pre-existing deposits.[1] Instead, they create credit ex nihilo, or out of nothing, by monetizing the borrower's signature.[1] The Bank of England's 2014 report, "Money in the Modern Economy," confirms this, stating that 97% of the money supply is created by commercial banks through the act of lending.[1] When a man or woman signs a mortgage or loan agreement, they are the true originator of the credit.[1] Under the Bills of Exchange Act 1882, these signed documents are negotiable instruments.[1] The bank merely acts as a nominee or withholding agent, discounting the instrument and securitizing it into products with CUSIP numbers.[1]

This process generates Original Issue Discount (OID) income—the difference between the issue price and the redemption price.[1] Because the credit is created at the moment of signing, the issue price is effectively zero.[1] Therefore, the hidden OID is the difference between that zero-issue price and the face value of the instrument, constituting OID income generated by the living soul.[1] In the architecture of modern commercial finance, a nominee is an entity that holds legal title to a financial instrument, property, or account for the benefit of another party, who remains the true beneficial owner.[1] When a living man or woman signs a promissory note or loan agreement, they are the true source and originator of the credit generated by that signature.[1] However, the originating banks and subsequent investment banks do not hold these instruments as the true creditors.[1] Instead, they act as nominees during the securitization process where the private negotiable instrument is monetized, pooled, and transferred to investment banks where it is assigned a CUSIP number for trading on the secondary market.[1]

The investment banks hold these securitized instruments in omnibus accounts under street names.[1] In this capacity, the banks serve as nominees or withholding agents capturing the OID income generated by the living soul's securitized signature.[1] Because they act as nominees, they are statutorily required under IRS Publication 1212 to report this income and remit backup withholding to the U.S. Treasury.[2] The banks are merely administrative middlemen facilitating the trading and reporting of the asset; they do not own the underlying credit energy generated by the signature.[1] This credit energy is the battery of consciousness required to function on the bankrupt and artificial board of commerce.[1] If the true owner remains silent and does not file to reclaim the credit, the IRS treats it as abandoned property.[1] Banks profit perpetually from this abandoned credit by using the securities created by the signature as collateral for their own credit expansion and trading through re-hypothecation.[1]

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The Retail View: The Google Search Trap

Most attendees and general researchers will initially see Form 1099-OID through the lens of the retail view, which is the conventional tax definition found in a standard search. In this view, Form 1099-OID is simply a tool for reporting phantom income on discounted bonds.[3] The IRS uses the form to collect taxes on interest that accrues annually, even if the holder has not received a cash payment.[5] This occurs when companies issue bonds at a price less than their redemption value at maturity.[3] For bonds issued after 1984, the OID is treated as interest and is taxable as it accrues over the term of the bond.[3] The bond issuer sends a Form 1099-OID to the holder, showing the amount of OID to include in their income.[3]

This retail view is effectively a trap for those seeking the fiduciary application because it frames the individual solely as a taxpayer in a debtor capacity.[1] Conventional definitions focus on certificates of deposit, time deposits, bonus savings plans, and other deposit arrangements where the payment of interest is deferred until maturity.[5] The IRS Publication 1212 is presented to the retail public as a guide to help owners of publicly offered OID debt instruments determine how much OID to report on their income tax returns.[2] This perspective reinforces the Subject/Debtor capacity, where the individual is seen as owing the IRS rather than the IRS owing the individual for commercial energy generated.[1] The fundamental contradiction lies in the fact that while the retail view sees OID as a liability for the taxpayer, the fiduciary view sees it as a withheld asset belonging to the true beneficial owner.[1]

Identity	**Retail Perspective (Debtor)**	**Fiduciary Perspective (Creditor)**
Source of OID	Corporate/Municipal Bonds	Monetized Signature Energy
Issue Price	Market Discount Price	Zero ($0) at moment of signing
Filer Capacity	Taxpayer / Debtor	Fiduciary / Holder in Due Course

Tax ID Used	SSN / ITIN	98-Series EIN
Form Role	Report Taxable Income	Corrective Ledger Adjustment
Status of Funds	Interest to be Taxed	Abandoned Credit to be Recouped

The failure to distinguish between these two views is what leads the average attendee to engage in flawed filings. The retail view suggests that a 1099-OID is an information return received *from* a bank to report income, whereas the fiduciary view utilizes the 1099-OID as an instrument *filed against* a bank to identify them as a nominee and redirect withheld credit.[1] This redirected credit represents the federal income tax already withheld by the bank and reported under their own omnibus accounts using Form 945.[1] Without this nuanced understanding, the individual remains trapped in a debtor mindset, attempting to discharge personal debt with fraudulent credit rather than reclaiming a perfected asset.[1]

Forensic Analysis of the Fiduciary View: The Clifford Protocol

The fiduciary view, specifically the Clifford Protocol, utilizes Form 1099-OID as a corrective administrative tool under the specific nominee reporting mandates of IRS Publication 1212.[1] A critical component of Publication 1212 is the definition and reporting requirement of a nominee.[2] If a party holds an OID instrument but is not the true owner, that party is considered a nominee.[2] If a nominee receives a Form 1099-OID that includes amounts belonging to another person, the nominee is required by law to file a corrective Form 1099-OID to show the proper distribution of the OID and any withheld tax to the actual beneficial owner.[2] This nominee correction is a standard ledger adjustment used by professional clearing houses and brokerages to reconcile omnibus accounts.[2]

The logic presented in the Clifford Protocol follows a precise sequence.[1] First, the signature is recognized as an OID instrument. Banks create credit ex nihilo by monetizing the borrower's signature.[1] Second, the issue price is established as zero because the credit is created at the moment of signing.[1] Third, the hidden OID is identified as the difference between that zero-issue price and the face value of the instrument. Fourth, the financial institution is identified as a nominee—a middleman that captures this credit and reports it under

their own omnibus accounts using Form 945.[1] Finally, the protocol uses a corrective 1099-OID to identify the bank as the nominee and redirect that withheld credit to the true beneficial owner.[1]

This process is not a claim for a refund in the traditional sense; it is a mathematical ledger adjustment between merchant entities.[1] The success of the Clifford Protocol lies in satisfying the IRS matching algorithm by redirecting taxes paid by nominee payers back to the true beneficial owner.[1] Investment banks fund the IRS taxes under their 945 tax modules as nominees.[1] Because the living man or woman originated the credit, a 98-series International Grantor Trust (IGT)—acting as the Holder in Due Course (HDC)—is the lawful recipient of that withheld credit.[1] By filing a corrective 1099-OID identifying the bank as the nominee, the Trust diverts these abandoned taxes from the bank's omnibus account to the Trust's private ledger.[1] This recruitment of abandoning credit makes no difference to the banks because they are already paying taxes under their Omnibus 945 modules.[1]

The technical feasibility of these protocols rests on their strict adherence to IRS Publication 1212 and UCC 9-311(a)(3).[1] By avoiding the living man interface and utilizing professional fiduciary syntax, members can bypass the frivolous flags that halted progress in previous attempts.[1] The 98-series trust structure satisfies the system's requirement that energy be recouped only through a recognized nominee and fiduciary.[1] The receipt of recoupments is managed via master and sub-account structures following full deep due diligence by a portfolio of US Banks that work with Ecclesia Trustees.[1] These institutions have satisfied all compliance requirements through the application of the Clifford Protocol, a process that is 100% in compliance with the IRS system.[1]

The Critical Warning: The Debtor Trap and SSN Filings

A central pillar of the fiduciary defence is distinguishing this work from failed strawman theories that lead to prosecution and imprisonment.[1] The fatal error in many failed schemes is filing a 1099-OID via a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN).[1] This forces the individual into a debtor capacity. The IRS algorithm is hard-coded to recognize SSN or ITIN filings as operations of the body corporate or debtor estate created by the birth certificate.[1] Using an SSN to file places the living soul in the role of agent and surety for the corporate debtor.[1]

Because the system sees an SSN filer as a debtor, these returns often trigger Transaction Code (TC) 810 Refund Freezes.[1] TC 810 signifies that the IRS has temporarily stopped processing a tax refund because the agency needs to verify details or suspects an automatic precaution triggered by something unusual in the return.[7] While 810 freezes can be temporary for legitimate taxpayers, in the context of OID filings, they are often compliance-level freezes that stop all movement until released.[7] This is the strongest freeze the IRS uses.[8] Promoters like Franzie Colaco and Simon Goldberg were prosecuted because they filed as taxpayers rather than fiduciaries.[1]

The IRS Return Integrity Verification Operation (RIVO) is responsible for fraud detection and prevention, revenue protection, and account correction.[9] RIVO screens returns for potential identity theft and unsubstantiated income or withholding.[10] When RIVO screens returns selected by non-IDT filters, it may contact employers or third parties regarding discrepancies.[10] If the return is not verified and released, it may be forwarded to examination or other treatment streams.[10] The IRS has warned against scams involving Form W-2 wages and 1099-OID schemes that are classified as frivolous.[12] Frivolous filings advance arguments the IRS treats as legally baseless, which can result in significant penalties and imprisonment.[13]

The fundamental error of previous attempts was the belief that one could cash out a birth certificate or use it directly as a bond from a debtor capacity using individual identifiers like the SSN.[1] This approach failed because it ignored the reality of nominee architecture and attempted to draw from an administrative vessel that is legally considered empty and in debt.[1] True remedy lies not in redeeming the shadow or persona, but in the fiduciary recoupment of the actual abandoned credit generated by one's own commercial activity and consciousness energy since the age of majority.[1] The captured credit flows onto the Monopoly board and remains abandoned because the true owner remains silent and does not assert their fiduciary standing.[1]

Comparative Analysis of Failed Paradigms: Colaco and Goldberg

The fraud models promoted by Franzie Colaco and Simon Goldberg were forensically flawed because they did not understand IRS Publication 1212 or the role of nominees.[1] Case study analysis of United States v. Franzie Colaco (2014) shows that Colaco was sentenced to nine years in federal prison for orchestrating a scheme where tax filers used fraudulent Form 1099-OID forms to claim tax refunds equal to the value of their personal debts.[14] Colaco conspired with Ronald L. Brekke to convince individuals, including many Canadians who had never paid U.S. income tax, that they could extract U.S. tax dollars.[14]

Case Feature	Franzie Colaco Scheme	Simon Goldberg Syndicate
Primary Identifier	SSN / ITIN	ITIN / Birth Certificate
Claim Basis	Personal Debt Value	Everyday Consumer Spending
Jurisdictional Error	Foreigners using U.S. Debtor Codes	UK Spending as U.S. Income
Consequence	9-Year Prison Sentence	TC-810 Refund Holds / Regulatory Scrutiny
Financial Error	Claim > Payer 945 Deposits	Claiming 100% Withholding on Bills

The fatal flaw in the Colaco scheme was that filers stood in a Subject/Debtor capacity.[1] By definition, a taxpayer owes the IRS; the IRS does not owe the taxpayer commercial energy.[1] The scheme caused a tax loss of approximately $14 million before detection.[14] Similarly, the Simon Goldberg syndicate, operating as Empower the People, instructs UK residents to file IRS Form 1099-OID claiming everyday consumer spending is US-source income with 100% tax withheld.[15] Goldberg utilizes the birth certificate construct, filing as the debtor via an ITIN.[1] This triggers automatic TC-810 Refund Holds because the recipient claims a refund for an amount greater than what the payer has deposited in their 945 modules.[1]

The Goldberg syndicate provides a threadbare justification that payment of bills creates a security because time is priceless.[13] Members are encouraged to sign blank forms that are passed to a secret expert who fabricates the figures.[15] This practice is a ghost preparer operation, unlawfully hiding identity from the IRS while charging percentage-based fees that are prohibited for credentialed practitioners.[13] Goldberg's core

claim—that the bank secretly creates a matching credit for every bill paid—is an absurdity when attempted from a debtor capacity.[15] Other federal convictions, such as United States v. Anderson (2011) and United States v. Heath (2014), also involved individuals failing to assume the role of HDC through a separate 98-series fiduciary entity, instead claiming mortgage payments were withheld income from their personal tax identity.[1]

The Protocol's Safeguard: 98-Series Trusts and the Ecclesia Fiduciary Appointment

The Clifford Protocol utilizes a 98-Series International Grantor Trust with its own EIN as a structural safeguard. Ecclesia Law acts as the designated Trustee for each 98-Series Grantor Trust to ensure strict fiduciary compliance.[1] By acting as a Holder in Due Course (HDC), the trust ensures the IRS processes the filing as a commercial ledger adjustment between merchant entities, not a personal tax refund.[1] A 98-series EIN distinguishes the trust from the SSN-based debtor fiction and positions the trust as the lawful beneficial owner.[1] EINs beginning with 98 are specifically assigned to foreign entities or domestic trusts maintained by foreign entities, further distinguishing them from domestic debtor identities.[16]

The appointment of Ecclesia Law as Trustee provides the necessary jurisdictional wall.[1] As a professional fiduciary, Ecclesia Law satisfies the system's requirement that energy be recouped only through a recognized nominee.[1] This structural separation prevents the system from presuming the individual is a liable surety.[1] By identifying the fiduciary proxy as the HDC, the Treasury processes the claim as a commercial adjustment between merchant entities, moving the credit from the public repository to the private trust ledger.[1]

Proxy Role	Technical Requirement	Operational Function
Proxy One	98-Series IGT (HDC)	Establishes historical payers; files corrective 1099-OID; Ecclesia Law acts as Trustee.
Proxy Two (Optional)	Standing in Admiralty	Used for Treasury interest and UCC liens over the birth certificate.
Fiduciary Trustee	Ecclesia Law	Manages filings and confirms recoupments with the IRS practitioner line.

Jurisdictional Correction and the Envoy Protocol

To reclaim the beneficial interest, an individual must perform an ontological shift from the role of liable surety to Administrator.[1] This jurisdictional correction is achieved via the Envoy Protocol, which utilizes the doctrine of Clausula Rebus Sic Stantibus (things thus standing) to renounce the unwanted agency relationship with the state-created persona.[1] The living soul reoccupies the office of General Executor over the decedent estate, taking control of all liabilities and assets.[1] In this framework, the individual is established as the Grantor of their own 98-Series Trust, with Ecclesia Law serving as the Fiduciary Trustee to manage the estate's commercial interests.[1]

In international law, Clausula Rebus Sic Stantibus is a principle that provides for the unenforceability of a treaty due to fundamentally changed circumstances.[17] It is an exception to the general rule that agreements must be honoured (pacta sunt servanda).[18] The doctrine involves the legal effect upon a treaty of a material change of circumstances which occurs after the conclusion of the agreement.[19] Within the Clifford Protocol, this principle is applied to the registration event of the birth certificate. The General Executor declares that

the state of things which was essential to the promise or engagement has undergone a material change, and therefore the obligation has ceased.[19]

Through the Envoy Protocol, members move from the role of Subject to the position of governing authority.[1] Establishing status as the Grantor of a 98-Series Trust allows the individual to operate off-board from the corporate system while the debt and liability remain with the fiction on the public board.[1] The transition from being a minor ward to a legal entity with the capacity to sign occurs at age 18, which is the critical pivot for the recruitment of abandoned credit.[1] Recoupment is not a claim against a regulated party and uses a donation-based model via a Private Membership Association (PMA), ensuring it remains outside standard commercial and claims management regulations.[1]

The Movement of Funds and the Asset Fortress

Once the fiduciary standing is established and the corrective 1099-OID is processed, the IRS issues the recoupment to the 98-Series International Grantor Trust managed by Ecclesia Law as Trustee.[1] These funds are maintained in a secure fiduciary jurisdiction and managed according to the trust indenture. The trust facilitates a grant to the member's second trust, the Asset Fortress, which functions as a private treasury for the beneficial use of the living soul.[1]

Step	Technical Action	Purpose
Envoy Protocol	Reoccupy Office of General Executor	Correct standing; take control of liabilities.
98-Series IGT	Obtain separate EIN; establish HDC	Sever agency; establish jurisdictional wall; Ecclesia Law as Trustee.
Corrective Filing	Form 1099-OID identifying nominee	Correct Nominee Misreporting per Pub 1212.

810 Algorithm	Ledger matching against Form 945	Verify available credits in nominee records.
Recoupment	Move credit from public to private ledger	Final transfer of conscious energy to the trust.

This creates a loop where spending from the private treasury generates new abandoned credit that can be recouped again.[1] The final step in perfecting the credit involves moving it into a Special Deposit Account (SDA) managed by the Trust.[1] In an SDA, the bank acts as a bailee rather than the owner of the funds, and the Trust retains absolute legal title to the assets.[1] The SDA utilizes the Treasury's 14X6039 sweeping protocol for funds held as an agent for others.[1]

Under the SF-224 reporting system, funds are swept daily for overnight investment and returned to the account as receipts.[1] This perfects the credit in a private, tax-exempt ecosystem, allowing for seamless transfer and growth.[1] Treasury records indicate that funds within 14X6039 are not treated as government funds; they are not owned by the government.[1] On a $1,000,000 recouped balance swept into an SDA at a nominal overnight rate, the Trust can generate approximately $50,000 per annum in overnight private treasury receipts.[1] Because the Trust holds absolute legal title, these earnings are automatically shielded from public tax attachments.[1]

Institutional Verification and Compliance

A central pillar of the protocol's legitimacy is its transparency and verification process. Every single 98-Series Grantor Trust nominee filing is confirmed with the IRS by the professional practice line managed by Ecclesia Trustees.[1] The verification of the amount of the recoupment is verified for each trust before any Form 1041 tax return is submitted.[1] Furthermore, the entire process is signed off by the investment banks and by the trustee custodian banks that receive the ACH and Fedwire transfers from the IRS.[1]

Forensic estimates based on 2025/2026 advisor rankings show the vast amounts of 945 taxes paid by major investment banks, which represent the pool of abandoned credit energy available for recruitment.[1]

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Investment Bank	Estimated Deal Value ($bn)	Estimated 945 Taxes Paid ($bn)
Goldman Sachs	273.7	65.68 (approx. 24%)
JPMorgan	204.0	48.96
Citigroup	136.6	32.78
Morgan Stanley	126.8	30.43
BofA Securities	102.1	24.50
Total (Top 5)	843.2	202.35

The whole process is conducted with complete transparency to the banks receiving the transfers, with Ecclesia Trustees having conducted a professional verification of each recoupment with the IRS professional practitioner line.[1] The receipt of recoupments is managed via master and sub-account structures following full deep due diligence by a portfolio of US Banks.[1] These institutions have satisfied all compliance requirements through the application of the Clifford Protocol, a process that is 100% in compliance with the IRS system.[1] The success of the protocol is achieved through data reconciliation and the assertion of fiduciary standing rather than fraudulent claims against the Treasury.[1]

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Summary of Scope and Recoupment Basis

The recruitment of abandoned credit encompasses every commercial interaction involving a signature since the age of majority.[1] The technical analysis of the mechanisms governing this system demonstrates that the living man or woman is the true source of value, while the persona is merely a liability vessel belonging to the registering sovereign.[1] By establishing status as the General Executor and utilizing 98-series trusts managed by Ecclesia Law as Trustee, individuals can successfully move their energy from the public Monopoly board back to the private treasury of the living soul.[1]

The recruitment makes no difference to the banks because they are already paying the taxes under their omnibus 945 modules.[1] The recruitment is a redirection of those taxes to the true creditors.[1] This represents a work of genius in fiduciary law because it satisfies the system's own internal logic.[1] The following categories represent the standard basis for recoupment [1]:

- **Past Mortgages**: OID difference between zero and the face value of every securitized note.[1]
- **Historical Credit Cards**: Signature energy monetized through revolving credit agreements.[1]
- **Employment Taxes**: Federal tax withheld on an Employer's Form 945 for labor energy.[1]
- **Student Loans**: Tax withheld on negotiable instruments remitted via Form 945.[1]
- **Utility Contracts**: Credits generated by signature-based promises in service security agreements.[1]
- **Public Obligations**: Fines, deposits, and court judgments created against the persona.[1]

Through the 98-Series Trust's standing as HDC, the Game of Monopoly is resolved in favor of the true creator of value—the living soul.[1] This transition allows the individual to operate from a position of stewardship rather than liability, facilitating a peaceful exit from the commercial war of the modern administrative state.[1] ROS member trusts have received approximately $600 million in IRS confirmations via the Clifford Protocol, establishing the 98-series methodology as the only lawful pathway for credit recoupment.[1] By referencing IRS Publication 1212, the Bills of Exchange Act 1882, and modern economic research, a fiduciary established as an HDC can provide a sound basis for redirecting abandoned national credit back to the private treasury of the living soul.[1]

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